

AMENDMENTS TO THE CLAIMS

In the Claims:

Please amend Claims 18 and 19. A complete copy of the claims including marked-up versions of each claim which is amended in this Amendment appears below.

1 1. (Original) A method for electronic bill presentation and payment, comprising the
2 entity steps of:
3 obtaining a plurality of bill files, each bill file associated with a particular billing
4 and a particular billing account maintained at a biller's financial institution, each bill file
5 including a plurality of records, each record identifying a particular invoice account and a
6 corresponding balance representing a financial obligation owed by a corresponding
7 customer to the billing entity;
8 processing records in each bill file by:
9 obtaining a routing address associated with a customer's financial
10 institution where the corresponding customer maintains an account;
11 obtaining customer account identification information identifying the
12 corresponding customer's account at the customer's financial institution;
13 assembling a bill packet corresponding to the bill record, the bill packet
14 including information from the corresponding bill record and the customer's
15 account identification information; and

transmitting the bill packet to an electronic repository corresponding to the customer's financial institution using the associated routing address; and processing the bill packets received by each electronic repository by: sorting the received bill packets by customer's account information; assembling a bill presentation file containing information from the received bill packets for each customer account; and electronically presenting each bill presentation file for viewing and electronic bill payment.

2. (Original) The method of step 1, wherein the step of obtaining a routing address comprises the steps of:

obtaining a payment made by the customer remunerated to the billing entity; data mining the payment to obtain customer's financial institution data that distinctly identifies the customer's financial institution; and associating the customer's financial institution data with a routing address.

3. (Original) The method of step 2, wherein the customer's financial institution data includes an American Bankers Association routing and transit number.

1 4. (Original) The method of step 2, wherein the customer's financial institution data
2 includes an International Organization for Standardization issuer identification number.

1 5. (Original) The method of step 2, wherein the step of associating the customer's
2 financial institution data with a routing address comprises the step of registering the
3 customer's financial institution data with an Internet Domain Name Service.

1 6. (Original) The method of step 1, wherein obtaining a routing address comprises
2 the steps of:
3 associating the customer's financial institution with a globally unique identifier;
4 registering the globally unique identifier with an Internet Domain Name Service;
5 receiving an Internet Protocol address corresponding to the globally unique
6 identifier that has been registered with the Internet Domain Name Service; and
7 loading information into a look-up table database that correlates the customer's
8 financial institution with the Internet Protocol address.

1 7. (Original) The method of claim 1, wherein the step of assembling a bill packet
2 further comprises the step of encrypting the bill packet.

1 8. (Original) The method of claim 7, wherein the step of processing the bill packets
2 received by each electronic repository further comprises the step of decrypting the bill
3 packet.

1 9. (Original) The method of claim 1, wherein the step of assembling a bill packet
2 further comprises the step of attaching to the bill record a Universal Resource Locator of
3 a server operated by the billing entity to enable the customer to find detailed billing
4 information.

1 10. (Original) The method of step 1, wherein the step of electronically presenting each
2 bill presentation file for viewing and electronic bill payment further comprises the steps
3 of:

4 providing security for accessing the bill presentation file to ensure the privacy of
5 any information displayed; and

6 providing security to ensure the confidentiality of any payment information
7 received.

1 11. (Original) The method of claim 1, wherein the step of electronically presenting
2 each bill presentation file for viewing and electronic bill payment includes receiving
3 authorization to debit a direct deposit account at the customer's financial institution.

1 12. (Original) The method of claim 1, wherein the step of electronically presenting
2 each bill presentation file for viewing and electronic bill payment includes authorization
3 to charge a credit card of the customer.

1 13. (Original) The method of claim 11, further comprising the step of debiting the
2 customer's direct deposit account.

1 14. (Original) The method of claim 12, further comprising the step of charging the
2 customer's credit card.

1 15. (Original) The method of step 1, further comprising the step of recording the
2 payment by the customer in a customer payment warehouse database.

1 16. (Original) The method of step 1, further comprising the steps of:
2 sending an automated payment to the biller's financial institution that originated
3 the bill;
4 crediting the billing account owned by the biller at the biller's financial institution;
5 and
6 notifying the billing entity that the bill has been paid.

17. (Original) The method of step 1, further comprising the step of recording the payment to billing entity in a bill payment warehouse database.

18. (Currently Amended) A system method for electronic bill presentation and payment, ~~configured to perform~~ comprising the steps of:

obtaining a plurality of bill files, each bill file associated with a particular billing and a particular billing account maintained at a biller's financial institution, each bill file including a plurality of records, each record identifying a particular invoice account and a corresponding balance representing a financial obligation owed by a corresponding customer to the billing entity;

processing records in each bill file by:

obtaining payments made by customers which are made to the billing entity;

~~obtaining a routing address associated with a customer's~~ data from the payments which distinctly identifies the customers' financial institutions where the corresponding customers maintains an accounts;

obtaining routing addresses for the customers' financial institutions;

obtaining customer account identification information identifying the corresponding ~~customer's~~ customers' accounts at the ~~customer's~~ customers' financial institutions;

18 assembling a bill packet corresponding to each of the bill records, the bill
19 packet including information from the corresponding bill record and the
20 customer's account identification information; and
21 transmitting the bill packet to an electronic repository corresponding to the
22 customer's financial institution using the associated routing address; and
23 processing the bill packets received by each electronic repository by:
24 sorting the received bill packets by customer's account information;
25 assembling a bill presentation file containing information from the received
26 bill packets for each customer account; and
27 electronically presenting each bill presentation file for viewing and
28 electronic bill payment.

1 19. (Currently Amended) A ~~system~~ method for electronic bill presentation and
2 payment, comprising the steps of:
3 obtaining a payment made by a customer remunerated to a billing entity;
4 data mining the payment to obtain customer's financial institution data that
5 distinctly identifies a customer's financial institution;
6 associating the customer's financial institution data with a routing address; and
7 transmitting a bill packet to an electronic repository corresponding to the
8 customer's financial institution using the associated routing address.